# 如何使用 Loan Interest Calculator (贷款利息计算)

## <u>步骤一</u>

打开 Loan Interest Calculator, 你会看到以下的银幕

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	File Home	Insert Page	Layout Form	ulas Data	Review View Help	ACROBAT	♀ Tell me	what you	want to do	,					$\Box$
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	A	В	с	D	E	F	G	Н	1	J	К	L	М	N	•
1		SCAC	Pastor L	.oan Rep	ayment Sche	edule									
2	Loan Proposa	l To													_
4	4 New IC Number			Max Repayment Month	-685										
5	5 Borrower Date of Birth				Interest Rate	3%									
6	6 Loan Type				Total Intrest Charged	-									
7	7 Loan Amount			Suggested Min Repay	FALSE										
8 Loan Start				No of Months	0	Max = -685									
9 Repayment Amount				Total Principal Paid	-										
10 Include Bonus for Repayment				Last Repayment Month	Month										
11															
12 Monthly Reducing															
13	Repayment Period	Month	Balance B/F (inc. Interest, if any)	Repayment Amount	Principal Repayment (RM)	Interest Charges (RM)	Accumulated Interest Charge (RM)								
14			-	-											
15	1	Oct-24		-	-	-	-								
16	2	Nov-24	-	-	-	-	-								
17	3	Dec-24	-	-	-	-	-								
18	4	Jan-25	-	-	-	-	-								
	▲ Loan Monthly(3%) ⊕ ⋮ ▲														
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### 步骤二

输入你的个人资料。这包括

- 1. Loan Proposal To (输入你的英文名字),
- 2. New IC Number (输入你的身份证号码) 和
- 3. Borrower Date of Birth (输入你的生日日期)。

姓名和身份证号码是供打印你还贷计划时使用。你的生日日期将用来**自动**计算你的退休年龄以及你最高的贷款期。



以下是辅	入后系统	τ̈́	$\int$					
<b>自动</b> 计	算的资料		这是你的			这是	按你年龄可	「贷款的最高
	SCAC	Pa	退 L	_oan Rep	ayment Sch	~	贷款期	限
Loan Proposal New IC Numbe Borrower Date Loan Type Loan Amount Loan Start Repayment An Include Bonus	To or of Birth nount for Repayment	Gide 7711 1	休年份	ng Hing 77 Retire on 2042	Max Repayment Month Interest Rate Total Intrest Charged Suggested Min Repay No of Months Total Principal Paid Last Repayment Month	229 3% - 0 - Month		
Monthly Red	ducing							
Repayment Period Month		Balance B/F (inc. Interest, if any)		Repayment Amount	Principal Repayment (RM)	Interest Charges (RM)	Accumulate Interest Charge (RM	
1 Oct-24				-	-	-	-	
2	Nov-24		-	-	-	-	-	
3	Dec-24		-	-	-	-	-	
4	Jan-25		-	-	-	-	-	

#### <u>步骤三</u>

输入你

- 1. 借贷的种类 Loan Type。它有汽车 Car 或房屋 House。请输入 Car 或 House。
- 2. 借贷的数额 Loan Amount。汽车最高贷款数额为 RM50,000.00。房屋最高贷款为 RM100,000.00。请只输入数字,例如 40000。
- 3. 借贷开始的日期 Loan Start。日期按你电脑的设置,它可以是 日日/月月/年年 或 月月/日日/年年
- 4. 是否在圣诞花红的时多还一期 Include Bonus for Repayment。回答 Yes 或者 No。如果你选择 是,那你在 11 月时会付还双倍的摊还数额。例如,你每一个月的摊还数额为 RM500,在 11 月 时将付还 RM1,000。

A	В			F		F	G
	SCAC	Pastor L			che		
<b>贷款数额</b>		Gideon Ho Min	g Hing	剥竹突			
		771111-13-777	7 Retire on 2042	Max R	44:±5 TT 4	4	]
Loan Type		Car		Total I	员就开始	后日期	
Loan Amount		50,000.00		Suggesting	pay	000.04	
Loan Start Renavment Ar	nount	01/01/2024		No of Monti Total Princi	ns nal Paid	0	
Include Bonus for Repayment		🖕 Yes		Last Repayment Mon		#N/A	
			)				
			)				
是否在	领取花红时	Repayment Amount	Princ Repay	cipal vment	Interest Charges	Accumulated Interest	
		п апуј		(RI	M)	(RM)	Charge (RM)
		50,000.00	-				
1	Oct-24	50,000.00	-		-	125.00	125.00
2,3	Nov-24	50,125.00	-		-	125.31	250.31
4	Dec-24	50,250.31	-		-	125.63	375.94
5	Jan-25	50,375.94	-		-	125.94	501.88

#### 步骤四

系统也会建议你最低的摊还数额,但是,它不一定准确。因此,你需要再 Repayment Amount 那里输入你每一个月要摊还的数额。你可以不断的调整数额,系统会显示你需要支付的总利息和最后的摊还 期。你在输入摊还数额时须注意:-

- 1. 摊还数额不可少过第一期的利息。
- 2. 你只可有一个摊还数额。不能逐年减少。
- 3. 系统会显示你摊还完所需支付的利息。
- 系统会通知你如果您的摊还期超过最高摊还期。以下的例子就表明摊还期超过车贷所许可的8年 即96个月的摊还期。

